

CONFIDENTIAL BACKGROUND VERIFICATION REPORT

Name of the Candidate	Koyel Chowdhury	Client Name	AML Rightsource India Pvt Ltd 2FY25
Application ID	GQ-AMLIPLN-255	Report Status	Closed
Date of Birth	02 Apr 1997	Application Received	18-06-2025
Candidate Employee ID	114479	Insuff Cleared/Reopened	NA
Report Type	FINAL	Final Report Date	18-07-2025
Verification Purpose	EMPLOYMENT	Overall Report Status	GREEN

REPORT COMPONENT	INFORMATION SOURCE	COMPONENT STATUS	
		COMPLETED DATE	VERIFICATION STATUS
EX EMPLOYMENT 2	Dip Roy - Asst. Manager	20-06-2025	GREEN
POST GRADUATION	Controlled of Examinations	23-06-2025	GREEN
LATEST EMPLOYMENT 1	Online Database	19-06-2025	GREEN
POLICE VERIFICATION	Souradeep Dutta - Police Constable	20-06-2025	GREEN
NATIONAL IDENTITY 1	PAN Database	24-06-2025	GREEN
COURT VERIFICATION	Palav Agarwal-Advocate	20-06-2025	GREEN
GRADUATION	Controller of Examinations	23-06-2025	GREEN
CRIMINAL DATABASE	Refinitiv / World Check One	20-06-2025	GREEN
UAN/ITR/FORM 26AS	PF PORTAL	21-06-2025	COMPLETED
CREDIT/CIBIL CHECK	Transunion CIBIL	14-07-2025	GREEN
GAP CHECK	Resume & Supported Documents	18-07-2025	GREEN

End of summary report

Legend:	 -Major discrepancy	 -Minor discrepancy	 -Unable to verify	 -Pending from source	 -All clear
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EX EMPLOYMENT 2		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	Bandhan Bank Limited	Bandhan Bank Limited
Name Of The Candidate:	Koyel Chowdhury	Koyel Chowdhury
Emp Code:	159033	159033
From:	06-08-2019	06-08-2019
To:	04-08-2020	04-08-2020
Designation:	Sr. Officer.	Sr. Officer.
Last Drawn Salary:	Not Provided	INR 13500 /- Gross per month
Reason For Leaving:	Not Provided	Not Disclosed
Rehire Eligibility:	Not Applicable	Rehiring as per resignation approval
Remarks:	Screen-shot of the Email confirmation received from Dip Roy - Asst. Manager, Bandhan Bank Limited, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Dip Roy - Asst. Manager	
Report Verified Date:	20-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 1 (a)



Fri 20-Jun-25 10:14 AM

hrops <hrops@bandhanbank.com>

Re: Ex-Employment verification for Koyel Chowdhury (2)-GQ-AMLIPLN-255- Bandhan Bank Limited

To Akshatha

Cc jay@goldquestglobal.in; Archan Ghoshal; 'ex employment'; Saswati Nandi

Dear Concern,

Please find the details for your reference

Employee ID	159033
Name	Koyel Chowdhury
DOJ	06-Aug-19
DOL	04-Aug-20
Exit Type	Resignation
Designation	Sr. Officer
Role	Branch Sales Executive
Gross per month	INR 13500 /- Gross per month
Eligible for rehire	Rehiring as per resignation approval
Exit Formalities	Completed
Is the document authentic(Yes/No)	N/A
Verifier Name	Dip Roy
Verifier Designation	Asst. Manager

Thanks & Regards,

Dip Roy

Team Member-Payroll



Annexure 1 (b)



Fri 20-Jun-25 10:14 AM

hrops <hrops@bandhanbank.com>

Re: Ex-Employment verification for Koyel Chowdhury (2)-GQ-AMLPLN-255- Bandhan Bank Limited

To Akshatha

Cc jay@goldquestglobal.in; Archan Ghoshal; 'ex employment'; Saswati Nandi

	Candidate's Particulars	HR/Verifier Inputs (Please substantiate here)
Company Name	Bandhan Bank Limited	
Candidate Name	Koyel Chowdhury	
From (Date of Joining)	06 August 2019	
To (Date of Exit/Relieving)	04 August 2020	
Designation (At the time of leaving the company):	Sr. Officer,	
Employee Code/ID/No	159033	
Salary/CTC:	Please Provide	
Was this position: Permanent/Temporary/Contractual	Please Provide	
Supervisor's Name	Please Provide	
Reason for Leaving	Please Provide	
Rehire Eligibility (if "NO" kindly confirm the reason)	(Please fill in the relevant information)	
Exit formalities completed: (Yes/No)	(Please fill in the relevant information)	
Kindly confirm attached Relieving letter /document is authenticate?	Please Provide	
Any Integrity / Disciplinary Issue during the employment tenure? (If "Yes" Please explain briefly)	Please explain/comment briefly	
Any Misappropriation of Fund ? (If "Yes" Please explain briefly)	Please explain/comment briefly	
DATA – BREACH of any kind		
Any Important Point Apart from the Above if relevant in making right hiring decision, Please lets us know:		
Verified By (Name, Contact Number & Designation)	Please Provide	

POST GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	Vidyasagar University	Vidyasagar University
Name Of The Candidate:	Koyel Chowdhury	Koyel Chowdhury
Enroll No:	0242ENV18	0242ENV18
Degree:	Master of Science	Master of Science
Major:	Science	Science
Month And Year Of Passing:	2020	2020
Certification Issued Date:	2021-10	2021-10
SI No:	EN 094	EN 094
Remarks:	The following applicant details were verified by Controlled of Examinations - Vidyasagar University found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Controlled of Examinations	
Report Verified Date:	23-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 2 (a)

No. EN 094

VIDYASAGAR UNIVERSITY

MIDNAPORE, WEST BENGAL



MASTER OF SCIENCE [M.Sc.] PART - II EXAMINATION - 2020

The following is the statement of marks obtained by KOYEL CHOWDHURY

Roll 0242ENV18

No. : 00001

In M.Sc. Part - II Examination 2020 in ENVIRONMENTAL SCIENCE

Paper	Content of Paper	Full Marks (100)	Marks Obtained		
			Internal Assessment (20)	Written (80)	Total
VII	Environmental Management, Laws and Policies	100	18	46	64
VIII	Conventional and Non Conventional Energy Resources	100	18	54	72
IX	Environmental Chemistry and Environmental Geosciences	100	18	55	73
X	Environmental Biology; Biodiversity; Conservation Biology; Different Biomes/Ecosystems.	100	19	64	83
Theory Total		400			292
XI	Analytical studies on Environmental Parameters	100			66
XII	A. Dissertation	100			81
(A+B)	B. Field Work				
Practical Total		200			147
Part II Total		600			439
Part I Total		400		Theory Total	226
		200		Practical Total	115
Grand Total					780
# Results : I					% of Marks : 65.00

1st Class = 720 marks, 2nd Class = 480 marks.

X (Failed) : Less than 320 marks in theory & 160 marks in Practical.

In order to be successful in Part II examination, a candidate must secure at least 40% marks in theory and 40% marks in practical. Candidate may apply for review maximum of 50% theory papers only provided he/she secured 40% or more marks on an average in remaining papers of the examination.

Controller of Examinations
Vidyasagar University
Midnapore, West Bengal

Under ODL mode

Prepared by

26.10.2021

Date of Publication of Result :

Controller of Examinations

LATEST EMPLOYMENT 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Company:	HDFC Bank Ltd	HDFC Bank Ltd
Name Of The Candidate:	Koyel Chowdhury	Koyel Chowdhury
Emp Code:	K13980	K13980
From:	16-06-2022	16-06-2022
To:	21-06-2025	21-06-2025
Designation:	Deputy Manager	Deputy Manager
Last Drawn Salary:	Not Provided	Not Disclosed
Reason For Leaving:	Not Provided	Not Disclosed
Rehire Eligibility:	Not Applicable	Not Disclosed
Remarks:	Screen-shot of the confirmation received through Online Database, found the employment as genuine. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Online Database	
Report Verified Date:	19-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 3 (a)

Verification Agency

K13980

Name of the employer for whom verification is conducted *

GOLDQUEST GLOBAL HR SERVICES PVT LTD

Submit

1 results:

Employee Code	Employee Name	Joining Date	Last Working Day	Designation	F&F Status	Actions
K13980	KOYEL CHOWDHURY	16-06-2022	21-06-2025	Deputy Manager	PROCESSED	<div>Send Email</div>

POLICE VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMLIPLN-255	GQ-AMLIPLN-255
Candidate Name:	Koyel Chowdhury	Koyel Chowdhury
Date Of Birth:	02-04-1997	02-04-1997
Father Name:	Kajal Chowdhury	Kajal Chowdhury
Address1:	C/33 Ramgarh, Ashapurna Apartment, Naktala, Kolkata - 700047	C/33 Ramgarh, Ashapurna Apartment, Naktala, Kolkata - 700047
Remarks:	The following applicant details are verbally verified by Mr. Souradeep Dutta (Police Constable), and the notary report duly stamped and signed by Palav Agarwal (Advocate) with comment on criminal record not found, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Souradeep Dutta - Police Constable	
Report Verified Date:	20-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 4 (a)

PALAV AGARWAL
ADVOCATE AND LEGAL CONSULTANT
BAR COUNCIL DELHI ID D/1432/14

TRUE COPY

POLICE VERIFICATION REPORT

APPLICATION ID	GQ-AMLIPLN-255
NAME OF THE APPLICANT	Koyel Chowdhury
FATHER NAME	Kajal Chowdhury
DATE OF BIRTH	02-April-1997
ADDRESS OF THE APPLICANT	C/33 Ramgarh, Ashapuma Apartment, Naktala, Kolkata - 700047
NAME OF THE POLICE STATION	Patuli Police Station
NAME OF THE STATION HOUSE OFFICER	NA
POLICE STATION CONTACT NUMBER	03324-625195
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	20-June-2025
VERIFIER NAME AND DESIGNATION	Mr. Souradeep Dutta, Constable

EXECUTIVE SUMMARY

CIVIL COURT VERIFICATION	Verified Clear - No Records Found
SESSIONS COURT VERIFICATION	Verified Clear - No Records Found
MAGISTRATE COURT VERIFICATION	Verified Clear - No Records Found
HIGH COURT VERIFICATION	Verified Clear - No Records Found
SUPREME COURT OF INDIA VERIFICATION	Verified Clear - No Records Found

CONCLUSION:

As on the date of this search and as per the online litigation database there is no Civil or Criminal case instituted against the Reference Number raised before us. The information is subject to the search conducted within the Jurisdictional limits of the Address of the Candidate provided. Hence, this information is subjective in nature.

LAWYERS'S COMMENT:

As on the date of this search and as per the online litigation database there is no Civil or Criminal case instituted against the Reference Number raised before us. The information is subject to the search conducted within the Jurisdictional limits of the Address of the Candidate provided. Hence, this information is subjective in nature.

DISCLAIMER:

Proper due diligence has been conducted in retrieval of the information as per the public records available. The information is gained on the instruction of CLIENT and the undersigned is not liable for any act of error, omission, deletion or non publication of records of the concerned court. This information may not be treated as a Certificate.

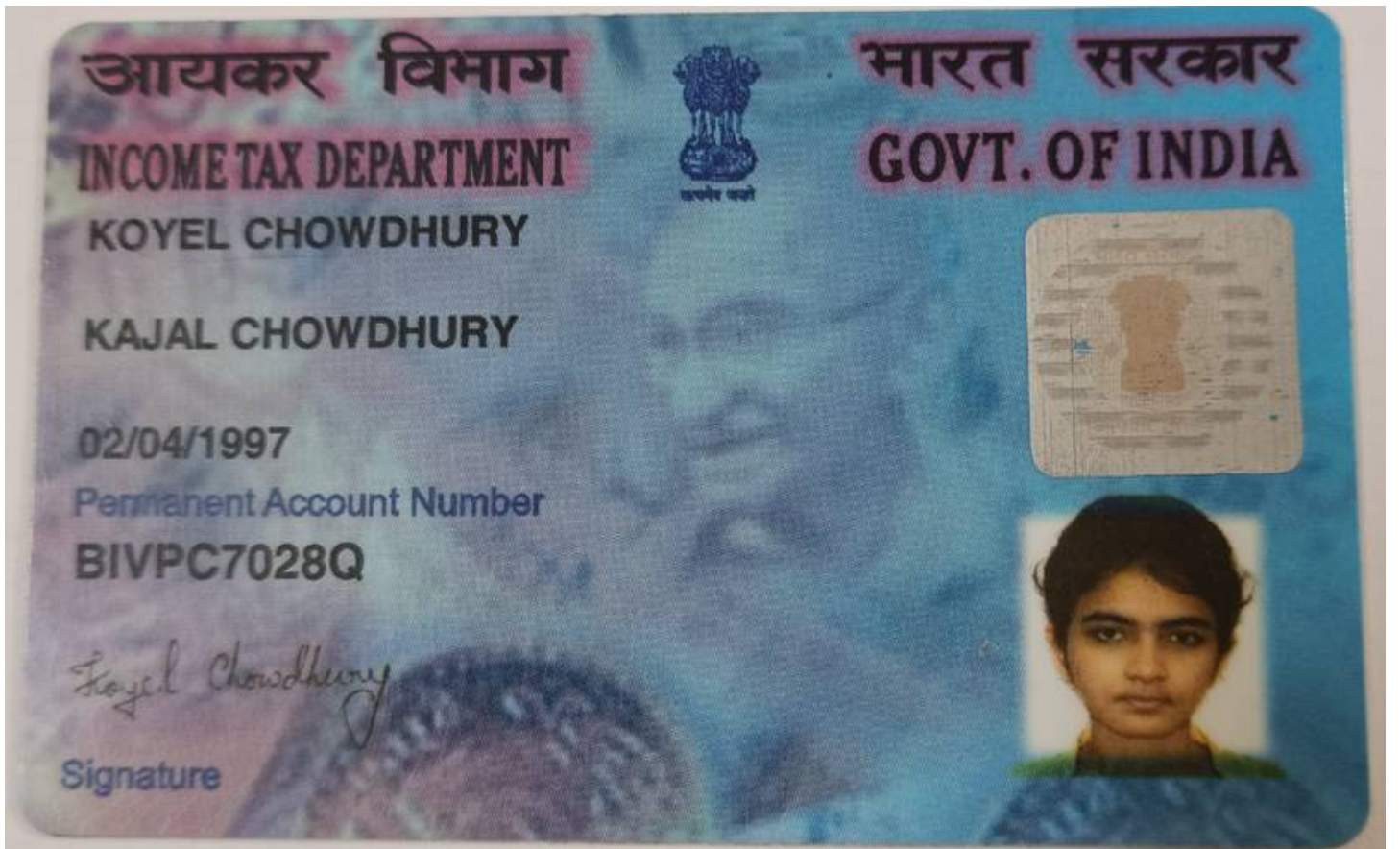
Yours Truly




(PALAV AGARWAL)
BAR COUNCIL DELHI ID D/1432/14

NATIONAL IDENTITY 1		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Type Of Id Card:	Pan Card	Pan Card
Identity Number:	BIVPC7028Q	BIVPC7028Q
Verification Result:	Not Applicable	GREEN
Verified By:	Not Applicable	PAN Database
Remarks:	The PAN records were verified through tax information network, online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PAN Database	
Report Verified Date:	24-06-2025	
Verification Status(Color Code):	GREEN	



Annexure 5 (a)







Annexure 5 (b)




e-Filing *Anywhere Anytime*
Income Tax Department, Government of India

Call Us  | English 

HomeIndividual/HUF Company Non-Company Tax Professionals & Others Download

Home > e-Pay Tax

e-Pay Tax

 You have successfully verified through mobile OTP. Click Continue to make a new payment.

PAN / TAN	Name
BIVPC7028Q	KXXXXL CXXXXXXXXY

COURT VERIFICATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Reference Number:	GQ-AMLIPLN-255	GQ-AMLIPLN-255
Candidate Name:	Koyel Chowdhury	Koyel Chowdhury
Date Of Birth:	02-04-1997	02-04-1997
Father Name:	Kajal Chowdhury	Kajal Chowdhury
Address1:	C/33 Ramgarh, Ashapurna Apartment, Naktala, Kolkata - 700047	C/33 Ramgarh, Ashapurna Apartment, Naktala, Kolkata - 700047
Remarks:	Online Court Record Verification report duly stamped and signed by the Advocate with comment on criminal record not found. Hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Palav Agarwal-Advocate	
Report Verified Date:	20-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 6 (a)

PALAV AGARWAL
ADVOCATE AND LEGAL CONSULTANT
BAR COUNCIL DELHI ID D/1432/14

TRUE COPY

COURT VERIFICATION REPORT

APPLICATION ID	GQ-AMLIPLN-255
NAME OF THE APPLICANT	Koyel Chowdhury
FATHER NAME	Kajal Chowdhury
DATE OF BIRTH	02-April-1997
ADDRESS OF THE APPLICANT	C/33 Ramgarh, Ashapurna Apartment, Naktala, Kolkata - 700047
VERIFICATION STATUS	Verified Clear
VERIFIED DATE	20-June-2025

EXECUTIVE SUMMARY

CIVIL COURT VERIFICATION	Verified Clear - No Records Found
SESSIONS COURT VERIFICATION	Verified Clear - No Records Found
MAGISTRATE COURT VERIFICATION	Verified Clear - No Records Found
HIGH COURT VERIFICATION	Verified Clear - No Records Found
SUPREME COURT OF INDIA VERIFICATION	Verified Clear - No Records Found

CONCLUSION:

As on the date of this search and as per the online litigation database there is no Civil or Criminal case instituted against the Reference Number raised before us. The information is subject to the search conducted within the Jurisdictional limits of the Address of the Candidate provided. Hence, this information is subjective in nature.

LAWYERS'S COMMENT:

As on the date of this search and as per the online litigation database there is no Civil or Criminal case instituted against the Reference Number raised before us. The information is subject to the search conducted within the Jurisdictional limits of the Address of the Candidate provided. Hence, this information is subjective in nature.

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Yours Truly



(PALAV AGARWAL)
BAR COUNCIL DELHI ID D/1432/14

GRADUATION		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Institution:	University of Calcutta	University of Calcutta
Name Of The Candidate:	Koyel Chowdhury	Koyel Chowdhury
Enroll No:	014-1221-1051-15	014-1221-1051-15
Degree:	Bachelor of Science	Bachelor of Science
Major:	Science	Science
Month And Year Of Passing:	2018	2018
SI No:	0087584	0087584
Remarks:	The following applicant details were verified by Controller of Examinations- University of Calcutta found genuine, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Controller of Examinations	
Report Verified Date:	23-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 7 (a)

014/16003913/077/881101

001120



UNIVERSITY OF CALCUTTA

STATEMENT OF MARKS

B. SC. PART-III (THREE YEAR GENERAL) EXAMINATION, 2018
(UNDER 2009 REGULATIONS, 1+1+1 SYSTEM)

NAME KOYEL CHOWDHURY

Roll Number 3014-55-0058

& Registration number 014-1221-1051-15

Compulsory Language Group at Part-I Examination (Consisting of Compulsory English (ENGC) of 50 marks and a Modern Indian Language (MIL) in Bengali (BNQM), Hindi (HNMI), Urdu (URDM), Nepali (NPLM) Alternative English (ENGM) of 50 marks)				Compulsory Paper on Environmental Studies (ENVS) at Part-III level (Consisting Project Work of 25 marks Theoretical Examination of 75 marks under CSR/54.09, CSR/61/16). At Part-I Full marks 50 under CSR/61.06 & CSR/79.05				GRADE SCORE	RANGE OF MARKS
SUBJECT	YEAR OF EXAMINATION	MARKS OBTAINED	GRADE SCORED	SUBJECT STATUS	YEAR OF EXAMINATION	MARKS OBTAINED	GRADE SCORED	SUBJECT STATUS	
ENGC	2016	32	A	P	2018	89	A	P	A 60% & Above
BNQM	2016	32	A	P					B 30 % to below 60 %
									C Below 30 %

HONOURS / GENERAL / MAJOR SUBJECTS

GENERAL / MAJOR SUBJECTS						Marks obtained at the current examination						Subject total (Theory & Practical Marks taken together)		Subject Status
Subject Codes	Exam Part I / II / III	Year of Examination	FM	MO	PAPER/S	Theoretical Marks		Practical Marks		I+II+III				
						FM	MO	FM	MO	FM	MO			
CEMG					IV	75	38	25	23					
GENL														
Total	I	'17	100	46										
	II	'17	200	144		75	38	25	23	400	251	P		
MTMG					IV	100	81							
GENL														
Total	I	'16	100	50										
	II	'17	200	138		100	81			400	269	P		
PHSG					IV	50	33	50	31					
GENL														
Total	I	'16	100	46										
	II	'17	200	124		50	33	50	31	400	234	P		

Aggregate Marks & Results											Common Codes		Explanation of codes	
[Part - I, Part - II & Part - III marks taken together and adding marks in TNS & Compulsory Language Category for Honours. Major Course marks obtained in Honours/ Major papers only are taken into account for the purpose of calculating final results on completion of Part I, Part II & Part III Examinations]														
FOR PART III EXAMINATION ONLY			EXAMINATION RESULT			#	Class	Range of Marks						
Aggregate Marks	Marks Obtained	PART I	PART II	PART III	#	Class	I		II		III		IV	
							60% & above	45% to below 60%	30% to below 45%	Below 30%				
1200	754	GG	GG	1	#	Class	Division		I		II		III	
							60% & above	45% to below 60%	30% to below 45%	Below 30%				
Notes: (i) (a) Minimum Marks/Grade to be obtained in each Subject: I. 60% in each of Honours & Practical Portion of Part I, II & III examinations & 30% in the aggregate of Part I, II & III taken together. (b) In each of Honours & Practical Portion of each Part I, II & III examinations. (c) In each of Honours & Practical Portion of each Part I, II & III examinations. (d) In each of Honours & Practical Portion of each Part I, II & III examinations. (e) In each of Honours & Practical Portion of each Part I, II & III examinations. (f) In each of Honours & Practical Portion of each Part I, II & III examinations. (g) In each of Honours & Practical Portion of each Part I, II & III examinations. (h) In each of Honours & Practical Portion of each Part I, II & III examinations. (i) In each of Honours & Practical Portion of each Part I, II & III examinations. (j) In each of Honours & Practical Portion of each Part I, II & III examinations. (k) In each of Honours & Practical Portion of each Part I, II & III examinations. (l) In each of Honours & Practical Portion of each Part I, II & III examinations. (m) In each of Honours & Practical Portion of each Part I, II & III examinations. (n) In each of Honours & Practical Portion of each Part I, II & III examinations. (o) In each of Honours & Practical Portion of each Part I, II & III examinations. (p) In each of Honours & Practical Portion of each Part I, II & III examinations. (q) In each of Honours & Practical Portion of each Part I, II & III examinations. (r) In each of Honours & Practical Portion of each Part I, II & III examinations. (s) In each of Honours & Practical Portion of each Part I, II & III examinations. (t) In each of Honours & Practical Portion of each Part I, II & III examinations. (u) In each of Honours & Practical Portion of each Part I, II & III examinations. (v) In each of Honours & Practical Portion of each Part I, II & III examinations. (w) In each of Honours & Practical Portion of each Part I, II & III examinations. (x) In each of Honours & Practical Portion of each Part I, II & III examinations. (y) In each of Honours & Practical Portion of each Part I, II & III examinations. (z) In each of Honours & Practical Portion of each Part I, II & III examinations. (aa) In each of Honours & Practical Portion of each Part I, II & III examinations. (ab) In each of Honours & Practical Portion of each Part I, II & III examinations. (ac) In each of Honours & Practical Portion of each Part I, II & III examinations. (ad) In each of Honours & Practical Portion of each Part I, II & III examinations. (ae) In each of Honours & Practical Portion of each Part I, II & III examinations. (af) In each of Honours & Practical Portion of each Part I, II & III examinations. (ag) In each of Honours & Practical Portion of each Part I, II & III examinations. (ah) In each of Honours & Practical Portion of each Part I, II & III examinations. (ai) In each of Honours & Practical Portion of each Part I, II & III examinations. (aj) In each of Honours & Practical Portion of each Part I, II & III examinations. (ak) In each of Honours & Practical Portion of each Part I, II & III examinations. (al) In each of Honours & Practical Portion of each Part I, II & III examinations. (am) In each of Honours & Practical Portion of each Part I, II & III examinations. (an) In each of Honours & Practical Portion of each Part I, II & III examinations. (ao) In each of Honours & Practical Portion of each Part I, II & III examinations. (ap) In each of Honours & Practical Portion of each Part I, II & III examinations. (aq) In each of Honours & Practical Portion of each Part I, II & III examinations. (ar) In each of Honours & Practical Portion of each Part I, II & III examinations. (as) In each of Honours & Practical Portion of each Part I, II & III examinations. (at) In each of Honours & Practical Portion of each Part I, II & III examinations. (au) In each of Honours & Practical Portion of each Part I, II & III examinations. (av) In each of Honours & Practical Portion of each Part I, II & III examinations. (aw) In each of Honours & Practical Portion of each Part I, II & III examinations. (ax) In each of Honours & Practical Portion of each Part I, II & III examinations. (ay) In each of Honours & Practical Portion of each Part I, II & III examinations. (az) In each of Honours & Practical Portion of each Part I, II & III examinations. (ba) In each of Honours & Practical Portion of each Part I, II & III examinations. (bb) In each of Honours & Practical Portion of each Part I, II & III examinations. (bc) In each of Honours & Practical Portion of each Part I, II & III examinations. (bd) In each of Honours & Practical Portion of each Part I, II & III examinations. (be) In each of Honours & Practical Portion of each Part I, II & III examinations. (bf) In each of Honours & Practical Portion of each Part I, II & III examinations. (bg) In each of Honours & Practical Portion of each Part I, II & III examinations. (bh) In each of Honours & Practical Portion of each Part I, II & III examinations. (bi) In each of Honours & Practical Portion of each Part I, II & III examinations. (bj) In each of Honours & Practical Portion of each Part I, II & III examinations. (bk) In each of Honours & Practical Portion of each Part I, II & III examinations. (bl) In each of Honours & Practical Portion of each Part I, II & III examinations. (bm) In each of Honours & Practical Portion of each Part I, II & III examinations. (bn) In each of Honours & Practical Portion of each Part I, II & III examinations. (bo) In each of Honours & Practical Portion of each Part I, II & III examinations. (bp) In each of Honours & Practical Portion of each Part I, II & III examinations. (bq) In each of Honours & Practical Portion of each Part I, II & III examinations. (br) In each of Honours & Practical Portion of each Part I, II & III examinations. (bs) In each of Honours & Practical Portion of each Part I, II & III examinations. (bt) In each of Honours & Practical Portion of each Part I, II & III examinations. (bu) In each of Honours & Practical Portion of each Part I, II & III examinations. (bv) In each of Honours & Practical Portion of each Part I, II & III examinations. (bw) In each of Honours & Practical Portion of each Part I, II & III examinations. (bx) In each of Honours & Practical Portion of each Part I, II & III examinations. (by) In each of Honours & Practical Portion of each Part I, II & III examinations. (bz) In each of Honours & Practical Portion of each Part I, II & III examinations. (ca) In each of Honours & Practical Portion of each Part I, II & III examinations. (cb) In each of Honours & Practical Portion of each Part I, II & III examinations. (cc) In each of Honours & Practical Portion of each Part I, II & III examinations. (cd) In each of Honours & Practical Portion of each Part I, II & III examinations. (ce) In each of Honours & Practical Portion of each Part I, II & III examinations. (cf) In each of Honours & Practical Portion of each Part I, II & III examinations. (cg) In each of Honours & Practical Portion of each Part I, II & III examinations. (ch) In each of Honours & Practical Portion of each Part I, II & III examinations. (ci) In each of Honours & Practical Portion of each Part I, II & III examinations. (cj) In each of Honours & Practical Portion of each Part I, II & III examinations. (ck) In each of Honours & Practical Portion of each Part I, II & III examinations. (cl) In each of Honours & Practical Portion of each Part I, II & III examinations. (cm) In each of Honours & Practical Portion of each Part I, II & III examinations. (cn) In each of Honours & Practical Portion of each Part I, II & III examinations. (co) In each of Honours & Practical Portion of each Part I, II & III examinations. (cp) In each of Honours & Practical Portion of each Part I, II & III examinations. 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(of) In each of Honours & Practical Portion of each Part I, II & III examinations. (og) In each of Honours & Practical Portion of each Part I, II & III examinations. (oh) In each of Honours & Practical Portion of each Part I, II & III examinations. (oi) In each of Honours & Practical Portion of each Part I, II & III examinations. (oj) In each of Honours & Practical Portion of each Part I, II & III examinations. (ok) In each of Honours & Practical Portion of each Part I, II & III examinations. (ol) In each of Honours & Practical Portion of each Part I, II & III examinations. (om) In each of Honours & Practical Portion of each Part I, II & III examinations. (on) In each of Honours & Practical Portion of each Part I, II & III examinations. (oo) In each of Honours & Practical Portion of each Part I, II & III examinations. (op) In each of Honours & Practical Portion of each Part I, II & III examinations. (oq) In each of Honours & Practical Portion of each Part I, II & III examinations. (or) In each of Honours & Practical Portion of each Part I, II & III examinations. (os) In each of Honours & Practical Portion of each Part I, II & III examinations. (ot) In each of Honours & Practical Portion of each Part I, II & III examinations. (ou) In each of Honours & Practical Portion of each Part I, II & III examinations. (ov) In each of Honours & Practical Portion of each Part I, II & III examinations. (ow) In each of Honours & Practical Portion of each Part I, II & III examinations. (ox) In each of Honours & Practical Portion of each Part I, II & III examinations. (oy) In each of Honours & Practical Portion of each Part I, II & III examinations. (oz) In each of Honours & Practical Portion of each Part I, II & III examinations. (pa) In each of Honours & Practical Portion of each Part I, II & III examinations. (pb) In each of Honours & Practical Portion of each Part I, II & III examinations. (pc) In each of Honours & Practical Portion of each Part I, II & III examinations. (pd) In each of Honours & Practical Portion of each Part I, II & III examinations. (pe) In each of Honours & Practical Portion of each Part I, II & III examinations. (pf) In each of Honours & Practical Portion of each Part I, II & III examinations. (pg) In each of Honours & Practical Portion of each Part I, II & III examinations. (ph) In each of Honours & Practical Portion of each Part I, II & III examinations. (pi) In each of Honours & Practical Portion of each Part I, II & III examinations. (pj) In each of Honours & Practical Portion of each Part I, II & III examinations. (pk) In each of Honours & Practical Portion of each Part I, II & III examinations. (pl) In each of Honours & Practical Portion of each Part I, II & III examinations. (pm) In each of Honours & Practical Portion of each Part I, II & III examinations. (pn) In each of Honours & Practical Portion of each Part I, II & III examinations. (po) In each of Honours & Practical Portion of each Part I, II & III examinations. (pp) In each of Honours & Practical Portion of each Part I, II & III examinations. (pq) In each of Honours & Practical Portion of each Part I, II & III examinations. (pr) In each of Honours & Practical Portion of each Part I, II & III examinations. (ps) In each of Honours & Practical Portion of each Part I, II & III examinations. (pt) In each of Honours & Practical Portion of each Part I, II & III examinations. (pu) In each of Honours & Practical Portion of each Part I, II & III examinations. (pv) In each of Honours & Practical Portion of each Part I, II & III examinations. (pw) In each of Honours & Practical Portion of each Part I, II & III examinations. (px) In each of Honours & Practical Portion of each Part I, II & III examinations. (py) In each of Honours & Practical Portion of each Part I, II & III examinations. (pz) In each of Honours & Practical Portion of each Part I, II & III examinations. (qa) In each of Honours & Practical Portion of each Part I, II & III examinations. (qb) In each of Honours & Practical Portion of each Part I, II & III examinations. (qc) In each of Honours & Practical Portion of each Part I, II & III examinations. (qd) In each of Honours & Practical Portion of each Part I, II & III examinations. (qe) In each of Honours & Practical Portion of each Part I, II & III examinations. (qf) In each of Honours & Practical Portion of each Part I, II & III examinations. (qg) In each of Honours & Practical Portion of each Part I, II & III examinations. (qh) In each of Honours & Practical Portion of each Part I, II & III examinations. (qi) In each of Honours & Practical Portion of each Part I, II & III examinations. (qj) In each of Honours & Practical Portion of each Part I, II & III examinations. (qk) In each of Honours & Practical Portion of each Part I, II & III examinations. (ql) In each of Honours & Practical Portion of each Part I, II & III examinations. (qm) In each of Honours														

UG-ASC-018/

0087584

(SIDE REVERSE)

CONTROLLER OF EXAMINATIONS

CRIMINAL DATABASE		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Koyel Chowdhury	Koyel Chowdhury
Remarks:	The following applicant details were verified through World Check One (Refinitiv), possible matches were found however candidate's Date of Birth and address did not match, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Refinitiv / World Check One	
Report Verified Date:	20-06-2025	
Verification Status(Color Code):	GREEN	

LSEG World-Check One

CASE REPORT

Confidential

Name	Koyel Chowdhury		
Case Rating	Not Rated		
World-Check Total Matches	1		
Case ID	GQ-AMLIPLN-255		
Current Group	World Check		
Gender	Female	Date of Birth	02 Apr 1997
Last Screened	20 Jun 2025 12:52	Case Created	20 Jun 2025 12:52
Entity Type	Individual	Ongoing Screening	No
Archived	No	Name Transposition	Yes

KEY FINDINGS

Total Matches	1				
Resolved Matches	1	Positive: 0	Possible: 0	False: 1	Unspecified: 0
Unresolved Matches	0				

Name Koyel Chowdhury
Date Printed 20-06-2025, 12:53
Printed By Hemender Kumar
Group World Check



Annexure 8 (b)

WORLD-CHECK MATCHES

Resolution Status	Matching Entity	WC UID	Type	Category	Gender	Date(s) of Birth	Citizenship	Location	Last Resolved	Last Reviewed	Risk	Resolution Reason	Resolution Comment	Match Strength
FALSE	Koyel CHO WDHURY	4996755	PEP	INDIVIDUAL	FEMALE		IND	IND	20-Jun-2025		Unknown	NO MATCH		Exact - 100%

Name:
Date Printed:
Printed By:
Group:

Koyel Chowdhury
20-06-2025, 12:53
Hemender Kumar
World Check:



Annexure 8 (c)

AUDIT

Date	Actioned By	Action	Notes	Source
20 Jun 2025 12:53	Hemender Kumar	1 World-Check matches resolved as False		Desktop
20 Jun 2025 12:52	Hemender Kumar	Case Screened for World-Check (Initial/Re-Screen Only)		Desktop Batch
20 Jun 2025 12:52	Hemender Kumar	New Case added		Desktop Batch

NOTES

All timestamps in this export are in UTC and may be in variance with the locale time shown on the application

Legal Notice

The contents of this record are private and confidential and should not be disclosed to third parties unless: (i) the terms of your agreement with LSEG allow you to do so; (ii) the record subject requests any data that you may hold on them, and such data includes their World-Check record; or (iii) you are under some other legal obligation to do so. You must consider and abide by your own obligations in relation to the data privacy rights of individuals and must notify them of your intention to search against World-Check and provide them with information contained in the World-Check [privacy statement](#). You shall not rely upon the content of this report without making independent checks to verify the information contained therein. Information correlated is necessarily brief and should be read by you in the context of the fuller details available in the external sources to which links are provided. The accuracy of the information found in the underlying sources must be verified with the record subject before any action is taken and you should inform us if any links to the sources are broken. If this record contains negative allegations, it should be assumed that such allegations are denied by the subject. You should not draw any negative inferences about individuals or entities merely because they are identified in the database, nor because they are shown as "Reported being linked to" others identified in the database. The nature of linking varies considerably. Many persons are included solely because they hold or have held prominent political positions or are connected to such individuals.

Name
Date Printed
Printed By
Group

Koyel Chowdhury
20-06-2025, 12:53
Hemender Kumar
World Check



Annexure 8 (d)

Annexure A

Criminal Records Database Checks - India	
Central Bureau of Investigation Most Wanted List	No record
Supreme Court of India	No record
Ministry of Defense	No record
National Investigation Agency	No record
National Crime Records Bureau	No record
Delhi Police	No record
India Courts	No record
Ministry of Home Affairs of India	No record

Annexure B

Civil Litigation Database Checks – India	
University Grants Commission	No record
Indian Politically Exposed Persons (PEP) Database	No record
Income Tax Department	No record
Press Information Bureau	No record

Annexure C

Credit and Reputational Risk Database Checks – India	
Reserve Bank of India	No record
Securities and Exchange Board of India	No record
Ministry of Corporate Affairs of India - Vanishing companies & disqualified directors	No record
Bombay Stock Exchange	No record
Insurance Regulatory and Development Authority	No record
National Stock Exchange of India Ltd.	No record
Competition Commission of India	No record

Annexure D

Serious and Organized Crimes Database Checks – Global	
Interpol Most Wanted	No record
US & Canada – Most Wanted Lists	
Air Force Office of Special Investigation - Air Force Fugitives, USA	No record
Bureau of Alcohol, Tobacco and Firearms, USA	No record
Delaware State Police, USA	No record
Drug Enforcement Administration, USA	No record
Federal Bureau of Investigation, USA [includes hijack suspects, most wanted & FBI seeking information]	No record
Kansas Bureau of Investigation, USA	No record
Mississippi Department of Public Safety, USA	No record
Oregon Department of Corrections, USA	No record
Illinois Department of Corrections, USA	No record
Rhode Island State Police, USA	No record

Annexure 8 (e)

Tennessee Bureau of Investigation, USA	No record
Most Wanted Fugitives: Texas Department of Public Safety, USA	No record
Immigration and Customs Enforcement, USA	No record
Secret Service, USA	No record
United States Department of Justice (DOJ), USA	No record
United States Marshals Service, USA	No record
Naval Criminal Investigative Service, USA	No record
Postal Inspection Service, USA	No record
Virginia State Police, USA	No record
West Virginia State Police, USA	No record
New York Police Department, USA	No record
Department of Defense, USA	No record
Department of State-Enforcement, USA	No record
Dept of State Foreign Terrorist Organizations, USA	No record
Dept of State Terrorist Exclusion List, USA	No record
Georgia Bureau of Investigation, USA	No record
New York City Department of Investigation, USA	No record
Central Intelligence Agency, USA	No record
Department of Defense Military Commission Proceedings at Guantanamo Bay, USA	No record
Department of Homeland Security, USA	No record
Department of State, Narcotics Rewards Program, USA	No record
US Coast Guard, USA	No record
Virgin Islands Police Department, USA	No record
Royal Canadian Mounted Police, Canada	No record
Ontario Provincial Service, Canada	No record
The Peel Regional Police, Canada	No record
Alberta Law Enforcement Response Teams, Canada	No record
Border Services Agency, Canada	No record
Combined Forces Special Enforcement Unit-British Columbia (CFSEU-BC), Canada	No record
Edmonton Police Service, Canada	No record
London Canada Police Service, Canada	No record
Niagara Regional Police Service, Canada	No record
OSFI Enforcements, Canada	No record
OSFI Anti Terrorism, Canada	No record
Ottawa Police Service, Canada	No record
Permanent Anti-Corruption Unit, Canada	No record
Toronto Police Service, Canada	No record
York Regional Police, Canada	No record
Most Wanted Lists: Europe and Central Asia	
The Police of Saxony-Anhalt (Sachsen-Anhalt) County, Germany	No record
German Federal Criminal Police Office, Germany	No record
Baden-Württemberg Police, Germany	No record
Bayern Police, Germany	No record

Annexure 8 (f)

Brandenburg Police, Germany	No record
Bremen Police, Germany	No record
Hamburg Police, Germany	No record
Mecklenburg-Vorpommern Police, Germany	No record
Niedersachsen Police, Germany	No record
Saarland Police, Germany	No record
Sachsen Police, Germany	No record
The Netherlands Police Department, The Netherlands	No record
National Terrorism List, The Netherlands	No record
Netherlands Police	No record
Public Prosecution Service, The Netherlands	No record
State Police, Italy	No record
Proscribed Organizations, United Kingdom	No record
The Metropolitan Police Service, United Kingdom	No record
Serious Fraud Office, United Kingdom	No record
National Crime Squad, United Kingdom	No record
Crimestoppers Trust, United Kingdom	No record
Crown Prosecution Service, United Kingdom	No record
London Police, United Kingdom	No record
Scottish Crime and Drug Enforcement Agency, United Kingdom	No record
Serious Organized Crime Agency, United Kingdom	No record
UK Border Agency, United Kingdom	No record
Ministry of the Interior, Russia	No record
Chief Military Prosecutor, Russia	No record
Federal Penitentiary Service, Russia	No record
Federal Security Service of the Russian Federation (FSB) - Terrorist List, Russia	No record
Most Wanted Lists: Africa	
South African Police Service, South Africa	No record
National Prosecution Authority, South Africa	No record
Most Wanted Lists: Asia Pacific	
Australian National Security, Australia	No record
Australian Crime Commission, Australia	No record
Australian Customs and Border Protection Service, Australia	No record
Australian Federal Police, Australia	No record
New South Wales Police, Australia	No record
Victoria Crime Stoppers, Australia	No record
Hangzhou Police Wanted List, China	No record
Hebei Province Public Security Bureau, China	No record
Central Commission for Discipline Inspection-Top 100 Fugitives, China	No record
Dubai Police, UAE	No record
Hong Kong Police Force, Hong Kong	No record
Criminal Investigation Police, Indonesia	No record
National Police, Indonesia	No record

Annexure 8 (g)

Hokkaido Prefecture Police, Japan	No record
Public Security Intelligence Agency, Japan	No record
Fukuoka Prefecture Police, Japan	No record
Japanese National Police Agency, Japan	No record
Ministry of Defense, Japan	No record
Yamagata Prefecture Police, Japan	No record
Korean National Police Agency, Korea	No record
Royal Malaysian Police Force, Malaysia	No record
New Zealand Police, New Zealand	No record
Federal Investigation Agency (FIA) - Govt. of Pakistan, Pakistan	No record
Punjab Police, Pakistan	No record
National Bureau Of Investigation, Philippines	No record
Philippine Drug Enforcement Agency, Philippines	No record
Philippine National Police, Philippines	No record
Central Narcotics Bureau, Singapore	No record
Police Force Case Studies, Singapore	No record
Corrupt Practices Investigation Bureau, Singapore	No record
Anti-Human Trafficking Division, Thailand	No record
The Department of Special Investigation, Thailand	No record
Royal Thai Police, Thailand	No record
Criminal Investigation Bureau, Taiwan	No record
Bureau of Investigation, Taiwan	No record
Ministry of National Defense of Taiwan, Taiwan	No record
Bureau of Investigation, Ministry of Justice, Taiwan	No record
Ministry of National Defense of Taiwan	No record

Annexure E

Global Regulatory Bodies	
Bureau of Industry and Security	No record
World Bank Debarred Parties	No record
Defense Trade Controls (DTC) Debarred Parties	No record
US and Canadian Regulatory Bodies	
New York Stock Exchange (NYSE), USA	No record
Commodities and Futures Trading Commission (CFTC), USA	No record
Excluded Parties List System [includes General Services Administration (GSA)], USA	No record
Federal Deposit and Insurance Corporation (FDIC), USA	No record
Federal Reserve Board (FRB), USA	No record
Financial Crimes Enforcement Network, USA	No record
HHS-Office of Inspector General (OIG), USA	No record
Department of Health & Human Services, USA	No record
National Credit Union Association (NCUA), USA	No record
Consumer Financial Protection Bureau, USA	No record
Office Comptroller of Currency (OCC), USA	No record
Oregon Department of Consumer & Business Services, USA	No record

Annexure 8 (h)

US Securities and Exchange Commission, USA	No record
New York State Insurance Department, USA	No record
New York Department of Financial Services, USA	No record
New York State Office of General Services, USA	No record
California Department of General Services, USA	No record
Minnesota State Board of Investment, USA	No record
Financial Industry Regulatory Authority, USA	No record
Alabama Securities Commission, USA	No record
Alaska Division of Banking, Securities and Corporations, USA	No record
Arizona Corporation Commission Securities Division, USA	No record
Arkansas Securities Department, USA	No record
BIS Department of Commerce, USA	No record
California Department of Insurance, USA	No record
Colorado Division of Securities, USA	No record
Department of State Directorate of Defense Trade Controls, USA	No record
Department of the Air Force General Counsel, USA	No record
Federal Aviation Administration, USA	No record
Financial Fraud Enforcement Task Force/ StopFraud.gov, USA	No record
Florida Department of Financial Services, USA	No record
Illinois Securities Department, USA	No record
Kansas Securities Commission, USA	No record
Maine Securities Division, USA	No record
Massachusetts Securities Division, USA	No record
Michigan Department of Insurance and Financial Services , USA	No record
Missouri Secretary of State Securities Division, USA	No record
Nebraska Department of Banking and Finance, USA	No record
Nevada Secretary of State Securities Division, USA	No record
New Jersey Bureau of Securities, USA	No record
New Jersey Department of Banking & Insurance, USA	No record
Ohio Department of Commerce Securities Division, USA	No record
Oklahoma Securities Commission, USA	No record
Pennsylvania Banking and Securities Commission, USA	No record
Pennsylvania Department General Services, USA	No record
Tennessee Securities Division, USA	No record
Texas State Securities Board, USA	No record
U.S Courts, USA	No record
Department of Justice, USA	No record
Department of Labor Office of Inspector General, USA	No record
Federal Trade Commission, USA	No record
Virginia State Corporation Commission, USA	No record
Washington State Office of the Insurance Commissioner, USA	No record
Bureau of Industry and Security (BIS)–export violations, USA	No record
Wisconsin Commissioner of Insurance, USA	No record
US Food & Drug Administration	No record

Annexure 8 (i)

Alberta Securities Commission, Canada	No record
British Columbia Securities Commission (BCSC), Canada	No record
Investment Dealers Association of Canada (IDA), Canada	No record
Office of Superintendents of Financial Institutions (OSFI), Canada	No record
Ontario Securities Commission (OSC), Canada	No record
Canada Revenue Agency, Canada	No record
Cayman Islands Monetary Authority, Cayman Islands	No record
Central Bank of Bahamas, Bahamas	No record
Federal Court of Canada, Canada	No record
Financial Services Commission of Ontario, Canada	No record
Canadian Securities Administrators, Canada	No record
New Brunswick Securities Commission, Canada	No record
Nova Scotia Securities Commission, Canada	No record
Tax Court of Canada, Canada	No record
European Regulatory Bodies	
Financial Services Authority (FSA), United Kingdom	No record
Lloyds of London (Lloyds), United Kingdom	No record
HM Revenue and Customs, United Kingdom	No record
Financial Services Authority - Final Notice, United Kingdom	No record
Judiciary of Scotland, United Kingdom	No record
Financial Conduct Authority, United Kingdom	No record
Her Majesty's Courts Service, United Kingdom	No record
Home Office, United Kingdom	No record
Prudential Regulation Authority - Prohibited Individuals, United Kingdom	No record
Companies House - Disqualified directors, United Kingdom	No record
Serious Fraud Office, UK	No record
Department of Trade and Industry, United Kingdom	No record
Malta Financial Services Authority, Malta	No record
Netherlands Courts, Netherlands	No record
Netherlands Financial Intelligence Unit, Netherlands	No record
Supreme Court of the Netherlands, Netherlands	No record
The Netherlands Authority For the Financial Markets, Netherlands	No record
Office of the Director of Corporate Enforcement (ODCE), Ireland	No record
Revenue Commissioners - Irish Tax & Customs, Ireland	No record
The Irish Financial Services Regulatory Authority, Ireland	No record
The Financial Supervision Commission, Isle of Man	No record
Institute for Supervision of Insurance, Italy	No record
Italian Securities Commission (Consob), Italy	No record
Jersey Financial Securities Commission, Jersey	No record
Courts, Jersey	No record
Gibraltar Financial Services Commission, Gibraltar	No record
Asia Pacific Regulatory Bodies	
Australian Stock Exchange, Australia	No record
Office of the Registrar of Indigenous Corporations, Australia	No record

Annexure 8 (j)

Australian Securities and Investment Commission (ASIC), Australia	No record
Department of Foreign Affairs and Trade, Australia	No record
Bangladesh Securities and Commission, Bangladesh	No record
China Customs, China	No record
Banking Regulatory Commission, China	No record
China Food and Drug Administration, China	No record
Customs General Administration, China	No record
Insurance Regulatory Commission, China	No record
Ministry of Finance, China	No record
Securities Association of China, China	No record
Supreme People's Court, China	No record
CSRC (China Securities Regulatory Commission), China	No record
Financial Services and the Treasury Bureau of Hong Kong, Hong Kong	No record
Hong Kong Securities & Futures Commission (HKSF), Hong Kong	No record
Hong Kong Customs and Excise Department, Hong Kong	No record
Hong Kong Monetary Authority – Warnings, Hong Kong	No record
Independent Commission against Corruption, Hong Kong	No record
Judiciary, Hong Kong	No record
Securities and Futures Exchanges, Hong Kong	No record
Indonesian Financial Services Authority	No record
Supreme Court, Indonesia	No record
Ministry of Economy, Trade and Industry, Japan	No record
Ministry of Foreign Affairs, Japan	No record
Ministry of Finance, Japan	No record
Japanese Financial Services Agency, Japan	No record
Tokyo Stock Exchange (TSE), Japan	No record
Japan Securities and Exchange Surveillance Commission, Japan	No record
Financial Supervisory Service, Korea Republic	No record
Financial Services Commission of Korea, Korea	No record
Malaysia Securities Commission (MSC), Malaysia	No record
The Companies Commission of Malaysia, Malaysia	No record
Bursa Malaysia	No record
Courts of Malaysia (Judgments list), Malaysia	No record
Anti-Corruption Commission, Malaysia	No record
Labuan Financial Services Authority, Malaysia	No record
Inland Revenue of New Zealand, New Zealand	No record
New Zealand Financial Markets Authority, New Zealand	No record
New Zealand Securities Commission (NZSC), New Zealand	No record
New Zealand Serious Fraud Office, New Zealand	No record
New Zealand Securities Commission, New Zealand	No record
Reserve Bank, New Zealand	No record
Securities Exchange Commission of Pakistan (SECP), Pakistan	No record
Philippines Securities and Exchange Commission, Philippines	No record
Singapore Stock Exchange, Singapore	No record

Annexure 8 (k)

Supreme Court, Singapore	No record
Ministry of Law, Singapore	No record
Customs, Singapore	No record
Inland Revenue Authority, Singapore	No record
Ministry of Manpower, Singapore	No record
Thailand Securities and Exchange Commission, Thailand	No record
Supreme Court of Thailand, Thailand	No record
Anti-Money Laundering Office, Thailand	No record
Banking Bureau of Financial Supervisory Commission, Taiwan	No record
Financial Supervisory Commission, Taiwan	No record
Taiwan Supreme Prosecutors Office, Taiwan	No record

Annexure F

Compliance Database	
Office of Foreign Assets Control (OFAC): Specially Designated Nationals & Blocked Persons and names that have been deleted from the OFAC list	No record
Monetary Authority of Singapore	No record
Hong Kong Monetary Authority	No record
Australian Department of Foreign Affairs and Trade (DFAT)	No record
The Australian Transaction Reports and Analysis Centre, Australia	No record
OSFI Consolidated List, Canada	No record
United Nations International Criminal Tribunal for the Former Yugoslavia	No record
International Criminal Tribunal for Rwanda	No record
Global Money Laundering Database	No record
Politically Exposed Persons Database	No record

Annexure G

Sanction & PEP - Global	
US Department of State - Iran and Syria Nonproliferation	No record
US Department of State - Iran, North Korea, and Syria Nonproliferation	No record
Minister of Foreign Affairs -Special Economic Measures -Syria, Canada	No record
US Iran and Syria Nonproliferation Act	No record

Annexure H

Web and Media Searches – Global	
Internet Searches	No record
Media Searches	No record

UAN/ITR/Form 26AS		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Koyel Chowdhury	Koyel Chowdhury
Application Id:	GQ-AMLIPLN-255	GQ-AMLIPLN-255
Employee Id:	114479	114479
Remarks:	The following applicant details were verified through PF Portal & found the name of the Candidate, Father Name, Name of the Organization, DOJ & Date of Exit. found the employment as Genuine. hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	PF PORTAL	
Report Verified Date:	21-06-2025	
Verification Status(Color Code):	GREEN	

Annexure 9 (a)

Date : 21-June-2025

UAN	Member Id	Name	Father/Husband Name	Establishment Name	DOI	DOE
101496098119	MHBAN00461350003264461	KOYEL CHOWDHURY	KAJAL CHOWDHURY	H D F C BANK LTD.	16-06-2022	-
101496098119	WBCAL13675270000059192	KOYEL CHOWDHURY	KAJAL CHOWDHURY	BANDHAN BANK LIMITED	06-08-2019	04-08-2020

<https://unifiedportal-epfo.epfindia.gov.in/fointerface/>

CREDIT/CIBIL CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Name Of The Candidate:	Koyel Chowdhury	Koyel Chowdhury
Pan Number:	BIVPC7028Q	BIVPC7028Q
CIBIL Transunion Score:	Not Applicable	757
Scoring Factors:	Not Applicable	Low Credit Age
Personal Loan Score:	Not Applicable	Not Applicable
Status:	Not Applicable	GREEN
Verified By:	Not Applicable	Transunion CIBIL
Remarks:	The following applicant details were verified through department of transunion CIBIL (CIBIL Database), online database verification found the match with the name of the applicant, hence closing the check as GREEN and the same is furnished as annexure.	
Information Source Name:	Transunion CIBIL	
Report Verified Date:	14-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 10 (a)

REPORT DATE & TIME: 14/07/2025 (17:14:27)

CONTROL NUMBER: 9331470909



CONSUMER CIR

MEMBER ID : Bs00115009_sHYD07112

REFERENCE NUMBER : 1920

CONSUMER INFORMATION

CONSUMER NAME	: Koyel Chowdhury	PAH	: BIVPC7028Q
DOB	: 02/04/1997	DRIVING LICENSE NO	: -
TELEPHONE NO.	: -	VOTER ID	: -
EMAIL ID	: -	PASSPORT NO.	: -
GENDER	: Female	AADHAAR NUMBER (UID)	: -
ADDRESS	: DELHI, DELHI, DELHI - 110099		

CIBIL TRANSUNION SCORE(S)

**CREDITVISION®
Score**

Ranges from:
300 (High risk) to 900 (Low risk)



SCORING FACTORS

1. High Balance Build-Up On Non-Mortgage Loans In Past 6 Months
2. Low Credit Age

CONSUMER ACCOUNT SUMMARY

ACCOUNTS		BALANCES		ACCOUNT OPENED DATE	
Total	: 2	High Cr/Sanc. Amt	: ₹6,74,139	Recent	: 10/02/2021
Zero balance	: 1	Current	: ₹1,65,465	Oldest	: 10/02/2021
Overdue	: 0	Overdue	: 30		

ENQUIRY SUMMARY

TOTAL ENQUIRIES	MOST RECENT	PAST 30 DAYS	PAST 12 MONTHS	PAST 24 MONTHS
1	28/04/2023	0	0	0

CREDITVISION® ALGORITHM(S)

No CreditVision Algorithm(s) available.

CONSUMER DETAILS

CONSUMER INFORMATION

CONSUMER NAME : KOYEL CHOWDHURY D.O.B : 02/04/1997 GENDER : Female CREDITVISION® SCORE : 757

IDENTIFICATION(S)

IDENTIFICATION TYPE	IDENTIFICATION NUMBER	ISSUE DATE	EXPIRATION DATE
PAN CARD	BIVPC7028Q	-	-
CKYC	50075548546291	-	-

(e) - IDENTIFICATION REPORTED FROM ENQUIRY

Annexure 10 (b)

TELEPHONE(S)

TYPE	TELEPHONE NUMBER	TELEPHONE EXTENSION
Mobile Phone	9831872616	-
Office Phone	9804608908	-
Mobile Phone	9804608908	-

(e) - TELEPHONE REPORTED FROM ENQUIRY

EMAIL CONTACT(S)

KOYEL_CHOWDHURY@YAHOO.COM
KOYEL_CHOWDHURY@YAHOO.COM

CONSUMER'S REPORTED ADDRESS(ES)

ADDRESS	CATEGORY	RESIDENCE CODE	DATE REPORTED
C/33 RAMGARH ASHAPURNA APARTMENT NEAR, NABARUN SANGHA CLUB, WEST BENGAL - 700047	Permanent	-	30/09/2022
C/33 RAMGARH ASHAPURNA APARTMENT NEAR, NABARUN SANGHA CLUB, WEST BENGAL - 700047	Residence	-	30/09/2022
4 50B VIDYASAGAR COLONY P O NAKTALA, HOWRAH, WEST BENGAL - 700047	Office	-	23/01/2021
4/50/B BIDYASAGAR UPANIBESH OYARD ,NANO, 4 BIDYASAGAR UPANIBESH , 4 NO, VIDYASAGAR CLUB , KOLKATA, WEST BENGAL - 700047	Residence	-	18/12/2020

(e) - ADDRESSES REPORTED FROM ENQUIRY

EMPLOYMENT INFORMATION

ACCOUNT TYPE (Date Reported)	OCCUPATION CODE	INCOME	NET/GROSS INCOME INDICATOR	MONTHLY/ANNUAL INCOME INDICATOR
Education Loan (07/04/2025)	Others	Not Available	Not Available	Not Available

Annexure 10 (c)

CONSUMER ACCOUNT DETAILS

1. ACCOUNT

ACCOUNT INFORMATION										DATE OPENED : 10/02/2021 DATE CLOSED : 28/05/2021 DATE REPORTED & CERTIFIED : 31/05/2021			INACTIVE	
ACCOUNT				AMOUNTS						STATUS				
TYPE : Education Loan				SANCTIONED AMOUNT : ₹ 1,89,422		PAYMENT FREQUENCY : Monthly		NA						
MEMBER NAME : NOT DISCLOSED				CURRENT BALANCE : ₹ 0										
ACCOUNT NUMBER : Not Disclosed				ACTUAL PAYMENT : ₹ 1,96,096										
OWNERSHIP : INDIVIDUAL														
DAYS PAST DUE/ASSET CLASSIFICATION										START DATE : 01/05/2021 END DATE : 01/02/2021 LAST PAYMENT : 28/05/2021				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
2021	-	000	000	000	000	-	-	-	-	-	-	-		

2. ACCOUNT

ACCOUNT INFORMATION		DATE OPENED : 10/02/2021		DATE CLOSED :		DATE REPORTED & CERTIFIED : 30/06/2025		ACTIVE				
ACCOUNT		AMOUNTS				STATUS						
TYPE	: Education Loan	SANCTIONED AMOUNT		: ₹ 4,84,717		PAYMENT FREQUENCY		: Monthly		NA		
MEMBER NAME	: NOT DISCLOSED	CURRENT BALANCE		: ₹ 1,65,465								
ACCOUNT NUMBER	: Not Disclosed	ACTUAL PAYMENT		: ₹ 12,705								
OWNERSHIP	: INDIVIDUAL											
DAYS PAST DUE/ASSET CLASSIFICATION				START DATE : 01/06/2025		END DATE : 01/08/2022		LAST PAYMENT : 04/06/2025				
YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	000	000	000	000	000	000	-	-	-	-	-	-
2024	000	000	000	000	000	000	000	000	000	000	000	000
2023	000	000	000	000	000	000	000	000	000	000	000	000
2022	-	-	-	-	-	-	-	000	000	000	000	000

CONSUMER ENQUIRY DETAILS

ENQUIRIES

MEMBER NAME	ENQUIRY DATE	ENQUIRY PURPOSE	ENQUIRY AMOUNT
NOT DISCLOSED	28/04/2023	Credit Card	₹ 1,000

Annexure 10 (d)

GLOSSARY

CIR DATA GLOSSARY		
REPORT SECTION	KEY TERM / CODE	DESCRIPTION
Report name	-	Consumer CIR
Consumer Details	e	Enriched through Enquiry
Identification(s)	ID Types	Income Tax ID Number (PAN) Passport Number Voter ID Driver's License Number Ration Card Number Universal ID Number (UID)
Telephone(s) :	Telephone Types	Latest 4 Telephone details reported. Mobile phone Home Phone Office phone Not Classified
Email Contact(s) :	-	Latest 4 emails reported.
Employment Information(s) :	Occupation Codes	Latest Employment detail reported. Salaried Self Employed Professionals Self Employed Others
Address(es) :	Address Category	Latest 4 address reported. Permanent Address Residence Address Office Address Not categorized
Consumer Account Details:	Account Information	Active: Account not closed Inactive: Closed account Date Opened: Date of first disbursement Date Closed: Date of account closure Date reported & Certified: Most recent date reported by reporting member Last Payment Date: Most recent date a payment was made on the account.
Consumer Account Details:	Day Past Due/Asset Classification	Start date: Beginning of the payment history End Date: End of the payment history 000: Payment is made on the due date 001-900: Payment is missed by number of days from the due date sTD: Payments being made within 90 days sMA: special account created for reporting standard Accounts moving toward sub-standard sUB: Payments being made after 90 days DBT : The account has remained sub-standard for 12 months LSS : The account where loss has been identified and remains uncollectable XXX : Data not reported by Institution
Consumer Account Details:	Information under dispute	Consumer has raised grievance request regarding issue in correctness of the data reported by Financial Institution
Enquiry Details :	Not Disclosed	Enquiry made with other Members

END OF REPORT ON ROYAL CHOWHURY

DISCLAIMER

All information contained in this credit report has been collated by TransUnion CIBIL Limited (TU CIBIL) based on information provided/ submitted by its various members ("Members"), as part of periodic data submission and Members are required to ensure accuracy, completeness and veracity of the information submitted. The credit report is generated using the proprietary search and match logic of TU CIBIL. TU CIBIL uses its best efforts to ensure accuracy, completeness and veracity of the information contained in the Report, and shall only be liable and / or responsible if any discrepancies are directly attributable to TU CIBIL. The use of this report is governed by the terms and conditions of the Operating Rules for TU CIBIL and its Members.

GAP CHECK		
PARTICULARS	APPLICATION DETAILS	REPORT DETAILS
Applicant Name:	Koyel Chowdhury	Koyel Chowdhury
Application Id:	GQ-AMLIPLN-255	GQ-AMLIPLN-255
Employee Id:	114479	114479
Remarks:	The following details were verified through Resume & the Supported documents provided by the applicant. GAP identified for a period of 6 months. However, the applicant provided the supporting documents for the GAP identified, hence closing the check as GREEN.	
Information Source Name:	Resume & Supported Documents	
Report Verified Date:	18-07-2025	
Verification Status(Color Code):	GREEN	

Annexure 11 (a)

GAP VALIDATION

PARTICULARS	RESUME AND BGV FORM	SUPPORTING DOCUMENTS
Name	Koyel Chowdhury	Koyel Chowdhury
DOB	02-04-97	02-04-97
Age	28 years	28 years

DIPLOMA

Name of University / Institute	Office of the registrar	Office of the registrar
Course	Post Graduate Diploma	Post Graduate Diploma
Specialization / Major	Sales and relationship banking	Sales and relationship banking
Year of Passing	2022	2022

Gap Remarks : Gap identified for a period of 06 months between Bandhan Bank Limited and Diploma

Candidate Remarks : Actively involved in the admission and selection process, including online exams and virtual interview

POST GRADUATION

Name of University / Institute	Vidyasagar University	Vidyasagar University
Course	M.Sc.	M.Sc.
Specialization / Major	Environmental Science	Environmental Science
Year of Passing	2020	2020

GRADUATION

Name of University / Institute	University of Calcutta	University of Calcutta
Course	B.Sc.	B.Sc.
Specialization / Major	Nil	Nil
Year of Passing	2018	2018

12TH STANDARD

Name of University / Institute	West Bengal Council of Higher Secondary Education	West Bengal Council of Higher Secondary Education
Course	12th	12th
Specialization / Major	Nil	Nil
Year of Passing	2015	2015

Annexure 11 (b)

10TH STANDARD

Name of the Board / School	West Bengal Board of Secondary Education	West Bengal Board of Secondary Education
Course	10th	10th
Specialization / Major	Nil	Nil
Year of Passing	2013	2013

EMPLOYMENT - 1

Name of the Employer	HDFC Bank Ltd	HDFC Bank Ltd
Full Name of the Employee	Koyel Chowdhury	Koyel Chowdhury
Date of joining - From	16-06-22	16-06-22
Date of Relieving/Exit - To	21-06-25	21-06-25
Designation / Role	Personal Banker	Personal Banker

Gap Remarks : Nil

EMPLOYMENT - 2

Name of the Employer	Bandhan Bank Limited	Bandhan Bank Limited
Full Name of the Employee	Koyel Chowdhury	Koyel Chowdhury
Date of joining - From	06-08-19	06-08-19
Date of Relieving/Exit - To	04-08-20	04-08-20
Designation / Role	Sr. Officer	Sr. Officer

Gap Remarks : Nil

Disclaimer

This report is confidential and is meant for the exclusive use of the Client. This report has been prepared solely for the purpose set out pursuant to our letter of engagement (LoE)/Agreement signed with you and is not to be used for any other purpose. The Client recognizes that we are not the source of the data gathered and our reports are based on the information purpose. The Client recognizes that we are not the source of the data gathered and our reports are based on the information responsible for employment decisions based on the information provided in this report.

End of detail report

